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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *7/12/2003*.

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-15* is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-15* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All   b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☒ Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date *7/12/2003*.

4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ .

5) ☐ Notice of Informal Patent Application

6) ☐ Other: _____ .

DETAILED ACTION

Introduction

1.   The following is a non-final office action in response to the communications

received on 7/12/2003. Claims 1-15 are now pending in this application.

Information Disclosure Statement

2.   The information disclosure statement (IDS) submitted on 7/11/2003 was

considered by the examiner.

Claim Rejections - 35 USC § 102

3.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that

form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

4.   Claims 1-14 are rejected under 35 U.S.C. 102(b) as being anticipated by Kannan

2001/0054064.

As for claim 1, Kannan 2001/0054064 shows a financial services consumer contact

management device comprising:

a first computer network site oriented to consumers and offering the services of financial

service professionals ("The present invention provides on-line, live customer service

between a potential customer and a customer service representative over the World Wide Web in real-time. Kannan 2001/0054064 ¶ [0019]);

a first communication connection allowing consumers to provide to the first site a consumer contact for a financial service professional, the consumer contact consisting of specific contact information and general financial information ("The present invention can provide different levels of customer service. "Express service" is a level of customer service where a customer query is routed to a CSR primarily on the content of the query. Express service can also include routing based upon profiling and/or monitoring browsing data. "Full" or "Complete" service is a level of customer service where a customer is routed to a CSR based on customer input in query and a service form, profiling, or monitoring of browsing data. Combinations of Express and Full services providing different levels of customer service are also possible." Kannan 2001/0054064 ¶ [0069]);

a receiving module able to receive a consumer contact, separate the specific contact information and the general financial information, and forward the general financial information to the financial service professional ("The customer service agent enables a CSR window including the received query to be displayed on a browser of the CSR and sends a response input in the CSR window by the CSR to the browser of the customer" Kannan 2001/0054064 ¶ [0022]);

a second communication connection allowing the financial service professional to provide to the first site a response to the forwarding of the consumer contact ("The customer service agent receives a query input in the customer service window by the customer and routes the received query to a CSR.." Kannan 2001/0054064 ¶ [0022]);

a monitoring module able to receive the response, and forward the specific contact information to the financial professional ("For example, consider three prospective borrowers that surf to a mortgage lender web site and make a query regarding available mortgage rates. The first borrower is a repeat customer with cookie data identifying a high-margin account. Matcher 612 can read the cookie data to identify that the borrower is a repeat visitor with a high net worth and match the borrower to an experienced CSR." Kannan 2001/0054064 ¶ [0103])

As for claim 2, Kannan 2001/0054064 shows a device of claim 1, wherein the first computer network site further comprises an Internet website maintained on a server computer ("FIG. 4 shows an example of Java enabled browsers coupled to a Web server for reading Web pages and Java files, including interpreting and loading applets embedded in HTML documents. Kannan 2001/0054064 ¶ [0040])"

As for claim 3, Kannan 2001/0054064 shows a device of claim 1, wherein the specific contact information comprises at least one member selected from the group consisting

of: name, address, telephone number, facsimile number, E-mail address, website address, instant messenger name and combinations thereof ("A registration form is displayed on the customer browser to allow the customer to enter registration information (name, address, and other data for generating an account or service no.)" Kannan 2001/0054064 ¶ [0081])

As for claim 4, Kannan 2001/0054064 shows a device of claim 1, wherein the general financial information comprises at least one member selected from the group consisting of: loan amount, purchase price, property value, loan type, credit history, assets, liabilities, income, employment, age, marital status, rental history, property ownership, net worth, and combinations thereof ("While the customer browses, service manager 610 generates and/or updates a customer profile (step 740). For example, a profile can be determined based on customer information gathered in qualification step 710 (Customer Account record etc.), the area of Web site 532 where customer is currently and other browsing data gathered by service applet 532 so far in step 730, and/or server records. For example, the customer profile can determine whether a customer is a high-margin/low-margin provider, and whether the interaction will be simple or complex." Kannan 2001/0054064 ¶ [0084])

As for claim 5, Kannan 2001/0054064 shows a device of claim 1, wherein the first communication connection comprises one member selected from the group consisting of: E-mail, telephone, facsimile, SMS, mail, web page, web address, Internet postings,

computer chat, and combinations thereof ("Such notification may be using any device

not limited to beeper, television, telephone including cellular and mobile, electronic mail,

or facsimile." Kannan 2001/0054064 ¶ [0198])

As for claim 6, Kannan 2001/0054064 shows a device of claim 1, further comprising: a

professional management module able to maintain a database of contact statistics

("Database 550 is accessed by customer service agent program 510 and/or CSR

browser 540 and can store any type of data or knowledge base related to providing

customer service as described further below." Kannan 2001/0054064 ¶ [0071])

As for claim 7, Kannan 2001/0054064 shows a device of claim 6, wherein such

database of contact statistics further comprises data selected from the group consisting

ofcontact demographics   contact method , method of offering services responded to,

contact financial information, specific contact information, response content, response

time, financial service professional identity and combinations thereof ("The CSR is aided

in selecting a customer query in step 882 and in formulating an appropriate response in

step 884 by tools and information provided in the CSR window. In particular, when the

CSR picks up a customer query, he or she can be presented with information related to

the customer and the customer query, such as, the customer's name, URL, URL history,

form data, a current query, past queries by the same customer, browsing data, legacy

data (account information and purchasing habits), service history and any other data in

the matched customer queue 616, the customer profile generated in step 740, and database 550." Kannan 2001/0054064 ¶ [0113])

As for claim 8, Kannan 2001/0054064 shows a device of claim 1, wherein the response to the forwarding of the consumer contact comprises one member selected from the group consisting of: a communication from the professional to the consumer, an indication that the first communication has been received, an indication of the status of the contact, and combinations thereof ("If the customer qualifies, then service manager 610 enables the customer for live customer service (step 720). What this means is that the service manager 610 will respond if service is requested by the customer browser 520, or will prompt the customer for help if needed. Such a prompt is issued based on browsing data and/or profile data gathered in steps 730 and 740 below. For example, a prompt can issue when the browsing customer has delayed at the Web site or returned back to a Web page or when a high-profile customer has surfed to the site." Kannan 2001/0054064 ¶ [0082])

As for claim 9, Kannan 2001/0054064 shows a device of claim 1, wherein the monitoring module further comprises a sub-module able to forwarding the professional's response to the consumer contact to the consumer ("Dialog manager 618 then notifies the customer at the next polling by the persistent polling unit 624 (step 883). For instance, the customer can be alerted with an audio and/or visual indication, such as, a "Beep" sound or a flashing. In this way, the customer is notified when a CSR has picked

up a customer query regardless of which Web site the customer has moved onto during

the period of EASYHOLD^{SM} browsing." Kannan 2001/0054064 ¶ [0111])

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As for claim 10, Kannan 2001/0054064 shows a method for financial service

professionals to manage consumer contacts, comprising the steps of:

a) offering a first computer network site offering the services of such financial

professionals to consumers, such site offering consumers the ability to generate a

consumer contact for such financial service professionals ("The present invention

provides on-line, live customer service between a potential customer and a customer

service representative over the World Wide Web in real-time. Kannan 2001/0054064 ¶

[0019]);

b) receiving the consumer contact from such a consumer on behalf of financial service

professionals, the consumer contact comprising both specific contact information and

general financial inquiry information ("If the customer does not qualify, the customer

may be sent to a first-time user registration form (step 715). A registration form is

displayed on the customer browser to allow the customer to enter registration

information (name, address, and other data for generating an account or service no.)."

Kannan 2001/0054064 ¶ [0081]);

c) separating the specific contact information from the general financial inquiry

information ("Next, a determination is made on whether the customer qualifies for live

service (step 710). The specific criteria used for qualifying a customer for live service

can vary depending upon a particular business application and need. For example, only customers having a known status may qualify." Kannan 2001/0054064 ¶ [0019]);

d) forwarding to such financial service professional the general financial inquiry information ("Once a match is made, the query is then stored in a matched customer query queue 616 corresponding to the virtual room of the matched CSR (step 874). Matched customer queue 616 can be accessed by the appropriate matched CSR. Kannan 2001/0054064 ¶ [0099]);

e) awaiting a confirmation that such financial service professional has responded to such consumer contact ("Once a match is made, the query is then stored in a matched customer query queue 616 corresponding to the virtual room of the matched CSR (step 874). Matched customer queue 616 can be accessed by the appropriate matched CSR. Kannan 2001/0054064 ¶ [0099]); and

f) after the confirmation, forwarding to such financial service professional the specific contact information ("Customer service agent 510 is preferably implemented on server 505, which in one embodiment is distinct from the Web server 500 Server. 505 is coupled to databases 550 including Oracle, Lotus Notes, DB2, SQL Server. and other Relational Database Managements systems (RDBMS), or non-relational database systems. Server. 505 communicates with Mail Gateway 592 and Fax/Pager Gateway 594. Server. 505 is also coupled through Web server 500 over the Web to customer browser 520, CSR browser 540, a Supervisor browser 560, and a Site Designer browser 580." 2001/0054064 ¶ [0073])

As for claim 11, Kannan 2001/0054064 shows a method of step 10, wherein the step e)

of awaiting a confirmation that such financial service professional has responded to

such contact further comprises:

1) providing to such financial service professional the ability to respond to such contact;

2) receiving from such financial service professional such response; and

3) forwarding such response to the consumer. ("Customer service agent 510 is

preferably implemented on server 505, which in one embodiment is distinct from the

Web server 500 Server. 505 is coupled to databases 550 including Oracle, Lotus Notes,

DB2, SQL Server. and other Relational Database Managements systems (RDBMS), or

non-relational database systems. Server. 505 communicates with Mail Gateway 592

and Fax/Pager Gateway 594. Server. 505 is also coupled through Web server 500 over

the Web to customer browser 520, CSR browser 540, a Supervisor browser 560, and a

Site Designer browser 580." 2001/0054064 ¶ [0073])

As for claim 12, Kannan 2001/0054064 shows a method of step 10, further comprising:

maintaining a database of contact statistics ("Database 550 is accessed by customer

service agent program 510 and/or CSR browser 540 and can store any type of data or

knowledge base related to providing customer service as described further below."

Kannan 2001/0054064 ¶ [0071])

As for claim 13, Kannan 2001/0054064 shows a method of step 12, wherein such

database of contact statistics further comprises data selected from the group consisting

of: contact demographics, contact method, method of offering services responded to,

contact financial information, specific contact information, response content, response

time, financial service professional identity and combinations thereof. ("The CSR is

aided in selecting a customer query in step 882 and in formulating an appropriate

response in step 884 by tools and information provided in the CSR window. In

particular, when the CSR picks up a customer query, he or she can be presented with

information related to the customer and the customer query, such as, the customer's

name, URL, URL history, form data, a current query, past queries by the same

customer, browsing data, legacy data (account information and purchasing habits),

service history and any other data in the matched customer queue 616, the customer

profile generated in step 740, and database 550." Kannan 2001/0054064 ¶ [0113])

As for claim 14, Kannan 2001/0054064 shows a method and system for tracking and

managing contacts between consumers and financial services professionals, the

method comprising the computer-implemented steps of:

a) receiving a contact consisting of specific consumer contact information and general

financial information ("The present invention can provide different levels of customer

service. "Express service" is a level of customer service where a customer query is

routed to a CSR primarily on the content of the query. Express service can also include

routing based upon profiling and/or monitoring browsing data. "Full" or "Complete"

service is a level of customer service where a customer is routed to a CSR based on

customer input in query and a service form, profiling, or monitoring of browsing data. Combinations of Express and Full services providing different levels of customer service are also possible." Kannan 2001/0054064 ¶ [0069]);

b) separating the specific contact information and the general financial information ("If the customer does not qualify, the customer may be sent to a first-time user registration form (step 715). A registration form is displayed on the customer browser to allow the customer to enter registration information (name, address, and other data for generating an account or service no.). For example, cookie or magic cookie data can be stored when a customer registers in step 715 or in general visits Web site 532 for the first time." Kannan 2001/0054064 ¶ [0081]);

c) forwarding the general financial information to the financial service professional ("If the customer qualifies, then service manager 610 enables the customer for live customer service (step 720). What this means is that the service manager 610 will respond if service is requested by the customer browser 520, or will prompt the customer for help if needed." Kannan 2001/0054064 ¶ [0082]);

d) monitoring an action taken by the financial service professional ("In this way, a company hosting the live CS enabled Web site 532 can regulate customer service according to a policy of the company. For example, higher priority customers or those more likely to be profitable can be given the choice of either entering a query and providing more service information in a service form. For instance, a customer service window for a high profile customer can include a query window and a service form, such as, shown in FIG. 10.." Kannan 2001/0054064 ¶ [0089]); prior to

e) forwarding the specific contact information to the financial professional.(" Through the

service form such customers may be matched directly with a live CSR (i.e. the

customers can input the CSR name, if known), or be matched to a CSR based on

information in the service form." Kannan 2001/0054064 ¶ [0089])

Claim Rejections - 35 USC § 103

5.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set
> forth in section 102 of this title, if the differences between the subject matter sought to be patented and
> the prior art are such that the subject matter as a whole would have been obvious at the time the .
> invention was made to a person having ordinary skill in the art to which said subject matter pertains.
> Patentability shall not be negatived by the manner in which the invention was made.

6.   Claim 15 is rejected under 35 U.S.C. 103(a) as being unpatentable over Lawior

US 6,202,054 B1.

Claim 15 is rejected under 35 U.S.C. 103(a) as being unpatentable over Kannan

2001/005406 in view of Lawior US 6,202,054 B1.

As for claim 15, Kannan 2001/0054064 shows a method of claim 14, wherein the step of

receiving the specific consumer contact information and general financial information

further comprises one member selected from the group consisting of

receiving the consumer contact information and financial information manually via

telephone ("The program will work with any device used to connect to a Web site

(based on any internetworking protocol including but not limited to HTTP). Such device

may be any audio-driven or text driven device including telephones, input-output device, hand-held organizers, television with input facilities (set-top box and input device attached to the television), computers, and other similar devices." Kannan 2001/0054064 ¶ [0178]),

receiving the consumer contact information and financial information via E-mail ("The customer service window can also be provided with additional fields to allow a customer to add additional information that further optimizes customer service, such as, a field for entering an e-mail address, or a template with fields related to customer service details. Customer service window 900 includes such an e-mail address field 910." Kannan 2001/0054064 ¶ [0185]),

receiving the consumer contact information and financial information from a financial professional supervisory individual ("The polling allows a customer to be notified while the customer is browsing the Web that a CSR has chosen to respond to the query input by the customer. In this way, a quasi-persistent communication link can be established between a browsing customer and a server (and a CSR) even in a Web environment using HTTP where communication between a browser and a server occurs as a series of discrete temporary connections as described further below." Kannan 2001/0054064 ¶ [0076]),

receiving the consumer contact information and financial information from a second financial professional ("An example of a supervisor interface monitoring the live customer service in FIGS. 14A-14O according to the present invention is described with respect to FIGS. 15A-15G." Kannan 2001/0054064 ¶ [0070]),

receiving the consumer contact information and financial information via facsimile

("Customer service agent 510 is preferably implemented on server 505, which in one

embodiment is distinct from the Web server 500. Server 505 is coupled to databases

550 including Oracle, Lotus Notes, DB2, SQL Server, and other Relational Database

Managements systems (RDBMS), or non-relational database systems. Server 505

communicates with Mail Gateway 592 and Fax/Pager Gateway 594." Kannan

2001/0054064 ¶ [0073]),

receiving the consumer contact information and financial information via SMS,

receiving the consumer contact information and financial information via web page,

receiving the consumer contact information and financial information via web address,

receiving the consumer contact information and financial information via Internet

postings,

receiving the consumer contact information and financial information via computer chat,

and combinations thereof. ("The program will work with any device used to connect to a

Web site (based on any internetworking protocol including but not limited to HTTP).

Such device may be any audio-driven or text driven device including telephones, input-

output device, hand-held organizers, television with input facilities (set-top box and input

device attached to the television), computers, and other similar devices." Kannan

2001/0054064 ¶ [0178])

Kannan 2001/0054064 fails to explicitly show receiving the consumer contact

information and financial information via mail,

Lawior teaches "Thus, although a small percentage of people have effectively come to utilize and rely upon some of the vast variety of services accessible through a home computer as an integral part of their daily lives, the vast majority continue to communicate by post and telephone, shop by visiting retail stores or leafing through hard copy catalogs received in the mail, and pay their bills by writing checks and sending them through the mails." (Lawior US 6,202,054 B1 col.2, lines 38-45)

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the invention of Kannan 2001/0054064 to include the receiving the consumer contact information and financial information via mail, for the purpose of allowing access to customers who are still not completely comfortable with electronic messaging the option of using a more comfortable medium with which to participate in the financial services. "While the next generation may be highly computer literate, many of their parents and grandparents have little or no computer experience and would much rather continue doing things "the old way." (Lawior US 6,202,054 B1 col.1, lines 62-66).

Conclusion

7.   The prior art made of record and not relied upon is considered pertinent to applicant's disclosure:.

Kumar ((2002/0019810 A1) shows a system for updating parameters of financial transactions associated with financial services initiated and completed on behalf of or directly by a user through access to a data-packet-network into more than one electronic interface accessible to the user. The system comprises, a main electronic interface supported by back-end software, the main interface for registering all user accounts into at least one portfolio group, the accounts accessible in detail through the main interface, at least one cobranded electronic interface supported by back-end software, the cobranded interface mirroring the accounts registered in the main electronic interface and a plurality of institution-specific electronic interfaces for providing direct account registration, reporting, and maintenance specific to accounts provided by the associated institutions. Through direct linking between the main, cobranded, and institution-specific interfaces, any parameters associated with any action initiated to a specific account through any of the interfaces is immediately propagated to the other interfaces.

Millard (2002/0007335 A1) shows a preferred embodiment of the present invention comprises a method and system for enabling exchange of financial information and negotiation and settlement of securities transactions over an electronic network, comprising the steps of and means for: (a) receiving from a first member posting data, the posting data comprising one or more indicated offers to acquire or transfer ownership interests in selected securities; (b) transmitting the posting data over the network to other members; (c) receiving a counteroffer to one or more of the first

member's offers over the network from a second member; (d) transmitting the counteroffer over the network to the first member; (e) transmitting to the first member and to the second member information sufficient to enable the two members to contact each other; (f) transmitting to the first and second members data sufficient to identify transaction settlement facilities; and related steps and means.

Kam (2001/0042037 A1) shows an Internet-based system for identification, measurement and ranking of investment portfolio management, and operation of a fund supermarket, including "best investor" managed funds.

Schummer (2001/0032154) shows an Internet communications and e-commerce platform providing a Web-based business creation environment with a managed infrastructure and business portals. The system supplies the means to build Internet-based business-to-business or business-to-consumer commerce combined with quality of service enabling self-management and information reporting via a single point of access for a variety of independent businesses in a hierarchical system. The system is designed to be an off-the-shelf solution for businesses that provides a commercial chain with which to reach the end users by leveraging the administration of commerce and communications over a network. The system provides the interfaces for distributors and agents of products and services, and also provides the interfaces for the actual end user objects, such as individual users, corporate users, telephone calling card managers.

Levine (US 6,233,566 B1) shows an online centralized financial products exchange system. The invention is a system, method and computer program product that creates a "marketplace" for end-to-end financial products life cycle transactions. More particularly, the invention provides a centralized exchange system for the trading of loans. The system includes a plurality of Web servers for receiving and providing loan information from and to subscribers on several Web clients and a database server for searching the pre-set rules to match potential buyers with sellers. The system also includes a database for storing information relating to negotiations (i.e., bidding) for the sale of loans and for storing pre-set rules for pre-registered buyers and sellers. The system further includes a database and server for storing risk/return information that is made available to subscribers for analysis.

Oppenheimer (US 5,983,206 A) shows a computer system and computer-implemented process creating single mortgage documents with multi-part obligations. The obligations allow for financing of real property ownership through a combination of mortgage debt and equity participation in underlying real property values. The computer system includes components for issuance, origination, servicing, and settlement of the mortgage. The issuance process allows for the input of parameters or financial terms for the creation of new mortgage instruments. Origination provides for the quotation of monthly payment rates and initial financing obligations to perspective mortgagors and printing of mortgage agreements under those terms. Servicing includes the processing of mortgage payments and periodic statements to mortgagors from the inception of the

mortgage through termination, at which time the system determines a final settlement of the mortgagor and mortgagee obligations.

D'Agostino (US 5,231,571 A) shows a personal financial assistant computer method includes customer terminals at financial institution branch offices or other locations. Each customer terminal stores financial information for the particular financial services (such as insurance, annuities, bonds, mortgages or loans) sold at that terminal. A display is also provided at each terminal for displaying selected information. At least one representative terminal is provided at a central location and includes a display and keyboard. A telephone link is also provided between the customer terminals and the representative terminals for voice communication. According to the invention, a representative at the representative terminal controls the customer terminal in response to commands initiated from the input device, thereby displaying financial service information at the customer terminal under control of the representative terminal. All display of information at the customer terminal is controlled by the representative in response to one-on-one conversations between the representative and a customer over the telephone line.

Fraser (US 5,995,947 A)shows a method and system for trading loans in real time by making loan applications, such as home mortgage loan applications, and placing them up for bid by a plurality of potential lenders. A transaction server maintains a database of pending loan applications and their statuses; each party to the loan can search and

modify that database consistent with their role in the transaction, by requests to the server from a client device identified with their role. Brokers at a broker station can add loan applications, can review the status of loan applications entered by that broker, are notified of lender's bids on their loans, and can accept bids by lenders. Lenders at a lender station can search the database for particular desired types of loans, can sort selected loans by particular desired criteria, can bid on loan applications, and are notified when their bids are accepted. Broker stations, lender stations, and the transaction server can be coupled using multiple access methods, including internet, intranet, or dial-up or leased communication lines.

Madden (US 6,345,262 B1) shows s system and method for implementing a mortgage plan. Data is input to a computer system regarding the mortgage terms, and the computer system is used to prepare a mortgage document which creates an equity participation mortgage obligation in which the lender shares in a predetermined percentage of realized appreciation on the subsequent sale of the asset which is the subject of the mortgage. In a particularly preferred embodiment, this mortgage plan can provide the borrower with an interest-free loan, a faster amortization schedule, and a larger, yet more affordable mortgage. The lender also receives substantial benefits, including the potential for a return which exceeds conventional mortgage rate returns, insulation from risk against interest rate fluctuation, and preferred tax treatment in the form of capital gains tax rates paid only upon the subsequent sale of the mortgaged

asset. No maturity date need be specified for the mortgage; rather, it may be tied to the ultimate sale of the asset subject to the mortgage.

Cullen (US 6272528 B1) shows a computer system for delivery of financial services, such as banking, general insurance, life assurance, pensions and investments, loans and mortgages, and financial planning and advisory services. The system comprises a number of user computers connected to a plurality of server computers by way of a network, such as the Internet. The system creates at least one mobile agent which obtains details of a user's requirements, obtains financial information from the server computers on behalf of the user in the light of the user's requirements, and then transports itself to the user's computer to deliver the financial information to the user.

Tengel (US 5,940,812 A) shows a loan origination system including an apparatus and method for automatically matching a best available loan to a potential borrower, via a global telecommunications network. The loan origination system of the present invention brings together via the global telecommunications network potential borrowers and lenders. The loan origination system accepts and stores into a database borrower attributes entered by a potential borrower requesting a loan, via the global telecommunications network. The loan origination system also accepts and stores into the database credit related information regarding the potential borrower sent from at least one credit bureau. The loan origination system stores into the database respective loan acceptance criteria and respective loan attributes for an offered loan. The loan

origination system compares the borrower attributes of the potential borrower with all of the loan acceptance criteria stored in the database to determine any available loans for the potential borrower. The loan attributes of the available loans are analyzed to determine rankings of best loans. From the rankings of best loans, the borrower chooses a selected loan provided by a selected lender. A loan application is automatically generated from the borrower attributes and is automatically sent to the selected lender for loan approval. In addition, the loan origination system of the present invention provides to a lender information regarding borrowers and/or other competitive lenders in the loan market.

Lebda (US 6,385,594 B1) shows an invention relating to a method and a computer for coordinating an electronic credit qualification form between an Internet user and a plurality of lending institutions via the Internet. This method involves displaying documents in a web site, and receiving credit data forming placed on the web site. After receiving this data a special loan processing computer applies a filter to the data. The filter comprises loan selection criteria provided by lending institutions which allows these institutions to filter out loan applications that they do not want. Next, after the data is filtered, it is transmitted to a plurality of lending institutions. Finally, the computer and the method then controls and coordinates communication between these lending institutions and the Internet user to match borrowers and lenders via the Internet.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Gerald C. Vizvary whose telephone number is 571-270-3268. The examiner can normally be reached on Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammel can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-270-4268.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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